Certificate Number: 06531-PAM-DE-037607071

Bankruptcy Case Number: 23-00851



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 20, 2023</u>, at <u>8:35</u> o'clock <u>AM CDT</u>, <u>David Clement</u> completed a course on personal financial management given <u>by internet</u> by <u>Allen Credit and Debt Counseling Agency</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 20, 2023 By: /s/Connie Krosch

Name: Connie Krosch

Title: Certified Credit Counselor